

Information to identify the case:					
Debtor 1	Carolyn L Jones			Social Security number or ITIN	xxx-xx-7737
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court Northern District of Illinois					
Case number: 15-30694					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carolyn L Jones
aka Carolyn Jones-Redmond

If the trustee has filed and served a notice pursuant to Bankruptcy Rule 3002.1(f), and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

October 9, 2018

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Carolyn L Jones
 Debtor

Case No. 15-30694-JBS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: tjernigan
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 46

Date Rcvd: Oct 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2018.

db
 23686209 +Carolyn L Jones, 9644 S. Emerald, Chicago, IL 60628-1003
 23686210 AT&T, Bankruptcy Dept., 6021 S. Rio Grande Ave, 1st Floor, Orlando, FL 32809-4613
 23686207 AT&T, Bankruptcy Dept., 1585 Waukegan Road, Waukegan, IL 60085-6727
 23686213 +Americaweb.com, 2128 N 14th St., Ponca City, OK 74601-1831
 26438818 +CNAC Dundee, 750 Dundee Ave, East Dundee, IL 60118-3010
 +CNAC EAST DUNDEE, Weltman, Weinberg & Reis Co., L.P.A., 180 N. LaSalle Street, Suite 2400, Chicago, IL 60601-2704
 23686212 +City of Chicago, Dept. of Revenue, PO Box 88292, Chicago, IL 60680-1292
 23686217 +Gemma B. Dixon, 222 N LaSalle, Suite 2160, Chicago, IL 60601-1107
 23686222 +Ingalls Memorial Hospital, Correspondence Address, PO Box 3397, Chicago, IL 60654-0381
 23761276 +Ingalls Hospital, One Ingalls Drive, Harvey, IL 60426-3591
 23686223 +Ingalls Memorial Hospital, Bankruptcy Department, PO Box 75608, Chicago, IL 60675-5608
 23686224 +Law Office of Brian S. Glass, PC, PO Box 59440, Chicago, IL 60659-0440
 23686225 +Merchants Credit Guide Co, PO Box 1259, Oaks, PA 19456-1259
 23686226 +Mrsi (Medical Recovery Specialists, 2250 E Devon Ave Ste 352, Des Plaines, IL 60018-4519
 23686228 +Optimize Financial, 11 E Adams, Suite 501, Chicago, IL 60603-6333
 23686229 +Optimize Financial Group, 161 Bay Street, 27th Floor, Toronto, ON, M5J 2S1
 23739894 +PEOPLES GAS LIGHT & COKE COMPANY, 200 EAST RANDOLPH STREET, CHICAGO, ILLINOIS 60601-6433
 23686232 +PNC Bank, One NCC Parkway, Mail Code: 21-yb43-021, Kalamazoo, MI 49009-8003
 23686230 +Pangea Ventures, LLC, 640 N. LaSalle #638, Chicago, IL 60654-2656
 23686231 +Peoplesene, Bankruptcy Department, 200 E. Randolph, Chicago, IL 60601-6436
 23686233 +Stellar Recovery INC, 1327 Highway 2W, Ste. 100, Kalispell, MT 59901
 23686234 +Sunrise Credit Service, 234 airport Plaza Blvd S, Farmingdale, NY 11735-3938
 23686237 +Theo Davis, c/o Vaughn A White, 954 W Washington Blvd, Suite 625, Chicago, IL 60607-2211
 23686238 +Thomas J Raleigh, Attorney at Law, 520 N Halsted, Suite 201, Chicago, IL 60642-7566
 23686240 +Village of Hazel Crest, 3000 W. 170th Place, Hazel Crest, IL 60429-1129

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23686211 +EDI: CINGMIDLAND.COM Oct 10 2018 06:08:00 AT&T, Bankruptcy Dept., 5407 Andrew Highway, Midland, TX 79706-2851
 23714052 +EDI: CINGMIDLAND.COM Oct 10 2018 06:08:00 AT&T Mobility II LLC, % AT&T Services, Inc, Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
 23686206 +E-mail/Text: bankruptcy@rentacenter.com Oct 10 2018 02:37:46 Acceptance Now, 5501 Headquarters Dr., Plano, TX 75024-5837
 23719236 EDI: AIS.COM Oct 10 2018 06:08:00 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
 23686208 +EDI: PHINHARRIS Oct 10 2018 06:08:00 Arnold Scott Harris, 111 W. Jackson, #600, Chicago, IL 60604-3517
 23778990 +E-mail/Text: gtederl@cnac.com Oct 10 2018 02:36:39 CNAC, 750 Dundee Ave, East Dundee, IL 60118-3010
 23765174 +EDI: PHINHARRIS Oct 10 2018 06:08:00 City Of Chicago Department Revenue, C/o Arnold Scott Harris P.C., 111 W Jackson Blvd Ste 600, Chicago, IL 60604-3517
 23686214 +EDI: RCSFNBMARIN.COM Oct 10 2018 06:08:00 Credit One, Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
 23686215 +EDI: CREDPROT.COM Oct 10 2018 06:08:00 Credit Protection Association, 13355 Noel Rd., Dallas, TX 75240-6837
 23686216 +EDI: ECMC.COM Oct 10 2018 06:08:00 ECMC, 1 Imation Place, Building 2, Oakdale, MN 55128-3422
 24077662 EDI: ECMC.COM Oct 10 2018 06:08:00 ECMC, PO BOX 16408, SAINT PAUL, MN 55116-0408
 23686218 +E-mail/Text: collections@greentrustcash.com Oct 10 2018 02:37:28 Green Trust Cash, PO Box 340, Hays, MT 59527-0340
 23686219 +EDI: PHINHARRIS Oct 10 2018 06:08:00 Harris & Harris, Ltd, 111 West Jackson Blvd, Suite 400, Chicago, IL 60604-4135
 23686220 +EDI: IIC9.COM Oct 10 2018 06:08:00 IC Systems, 444 Highway 96 East, Saint Paul, MN 55127-2557
 23686221 EDI: IIC9.COM Oct 10 2018 06:08:00 IC Systems, Inc., PO Box 64378, Saint Paul, MN 55164-0378
 24082558 EDI: RESURGENT.COM Oct 10 2018 06:08:00 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 23686227 +E-mail/Text: opportunitynotices@gmail.com Oct 10 2018 02:36:46 Opportunity Financial, 11 E. Adams St., Ste. 501, Chicago, IL 60603-6333
 23686235 EDI: AISTMBL.COM Oct 10 2018 06:08:00 T Mobile Bankruptcy Team, PO Box 53410, Bellevue, WA 98015
 23686236 EDI: AISTMBL.COM Oct 10 2018 06:08:00 T Mobile Wireless, Attn: Bankruptcy Dept., PO Box 37380, Albuquerque, NM 87176-7380
 23686239 E-mail/Text: tidewaterlegalebn@twcs.com Oct 10 2018 02:34:52 Tidewater Finance Company, 6520 Indian Riverroad, Virginia Beach, VA 23464-3439
 23705741 E-mail/Text: tidewaterlegalebn@twcs.com Oct 10 2018 02:34:52 Tidewater Finance Company, P.O. Box 13306, Chesapeake, VA 23325

TOTAL: 21

District/off: 0752-1

User: tjernigan
Form ID: 3180W

Page 2 of 2
Total Noticed: 46

Date Rcvd: Oct 09, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

23704188* ++OPPORTUNITY LOANS, 130 E RANDOLPH ST, SUITE 1650, CHICAGO IL 60601-6241
(address filed with court: Opportunity Financial, LLC, 11 E Adams St Suite 501,
Chicago, IL 60603)
23705756* ++TIDEWATER FINANCE COMPANY, P O BOX 13306, CHESAPEAKE VA 23325-0306
(address filed with court: Tidewater Finance Company, P.O. Box 13306,
Chesapeake, VA 23325)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2018 at the address(es) listed below:

David M Siegel on behalf of Debtor 1 Carolyn L Jones davidsiegelbk@gmail.com,
author@proofofpayments.com;R41057@notify.bestcase.com;johnellmannlaw@gmail.com
Monette W Cope on behalf of Creditor CNAC EAST DUNDEE ecfnil@weltman.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Tom Vaughn ecf@tvchl3.net, ecfchi@gmail.com

TOTAL: 4